



Your MUSC Options Prescription Drug Program

medco[®]

Welcome!

MUSC Options has chosen Medco, the nation's leading pharmacy benefit manager, to manage your prescription drug benefit. Whether you get your medications from a participating retail pharmacy or through **Medco By Mail**, you can confidently rely upon our clinical expertise and state-of-the-art technology.

We have developed this brochure to help make your prescription drug benefit easy to use and understand. We look forward to serving your pharmacy benefit needs.



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Your prescription drug benefit*

Retail pharmacy service:

- You can get up to a 31-day supply of covered medications at one time.
- You pay a **\$10** co-payment for **generic** drugs.
- You pay a **\$30** co-payment for **preferred** brand-name drugs (as explained in **Your Preferred Drug List** below).
- You pay a **\$50** co-payment for **nonpreferred** brand-name drugs (as explained in **Your Preferred Drug List** below).
- You pay a **\$100** co-payment for **specialty** drugs.

Medco By Mail:

- You can get up to a **90-day supply** of a covered medication. Note: The applicable co-payment for a 90-day supply will be charged even if your prescription is for a 31-day supply.
- You pay a **\$25** co-payment for **generic** drugs.
- You pay a **\$75** co-payment for **preferred** brand-name drugs (as explained in **Your Preferred Drug List** below).
- You pay an **\$125** co-payment for **nonpreferred** brand-name drugs (as explained in **Your Preferred Drug List** below).
- You pay a **\$250** co-payment for **specialty** drugs.
- Standard shipping and handling is free.

Patient pays the difference

Whether at retail or through mail order, if your doctor prescribes or you request a brand-name medication (preferred or nonpreferred) and there is an equivalent generic medication available, you will be charged the generic co-payment PLUS the cost difference between the brand-name medication and the generic medication. If this amount is less than the preferred or nonpreferred brand co-payment, you will pay the applicable brand co-payment. This will apply even if the doctor prescribes the medication as “Dispense as Written” or “Do Not Substitute.”

Coordination of benefits

Spouses or dependents who have primary coverage through another insurance provider will be required to file their prescription claims through that provider first. Claims will be rejected for spouses or dependents who have other coverage that is primary and use their MUSC Options ID card to fill a prescription at a retail pharmacy or through mail order. You will then need to file a paper claim for secondary coverage through Medco. Claim forms are available online at www.medco.com or by contacting Member Services toll-free at 1 800 711-3450.

Your deductible

\$100 individual deductible

MUSC Options has a \$100 prescription drug deductible. This means that all persons covered under the plan, including dependents, must pay \$100 in allowable charges for covered prescription drugs before they can purchase covered prescription drugs for the co-payment.

Your annual co-payment maximum

None

Infertility drugs

There is a 30% co-payment that applies toward the MUSC Options' \$15,000 lifetime maximum for the benefits. For more information contact Medco Member Services at 1 800 711-3450.

* This information is an overview of your plan's prescription drug benefit. Please note that benefits and co-payments are subject to change by your plan.

Medicare Part D

The prescription drug coverage you have through the MUSC Options is as good as, or better than, the drug coverage offered through Medicare Part D. Therefore, you may not need to sign up for Part D when you become eligible for Medicare. For more information refer to your *Insurance Benefits Guide*.

Your Preferred Drug List

Your prescription drug benefit includes a formulary, which is a list of generic and brand-name drugs that are preferred by your plan. This list includes a wide selection of medications and is preferred because it offers you choice while helping to keep the cost of your prescription drug benefit affordable. The medications on the formulary have been selected by an independent group of doctors and pharmacists for safety and effectiveness, and only FDA approved medications are included. We may remind your doctor when a formulary medication is available for a medication that is nonpreferred. This may result in a change in your prescription. However, your doctor will always make the final decision on your medication.

The generic drug advantage

Generic drugs may have unfamiliar names, but they are safe and effective. Be assured that generic drugs and their brand-name counterparts:

- Have the **same active ingredients**
- Are manufactured according to the **same strict federal regulations**

Generic drugs may differ in color, size, or shape, but the FDA requires that the active ingredients have the same strength, purity, and quality as the brand-name alternatives.

Prescriptions filled with generic drugs often have lower co-payments. Therefore, you can get the same health benefits at a lower cost. You should ask your doctor or pharmacist whether a generic version of your medication is available and whether it would be right for you.

Patient pays the difference

Whether at retail or through mail order, if your doctor prescribes or you request a brand-name medication (preferred or nonpreferred) and there is an equivalent generic medication available, you will be charged the generic co-payment, PLUS the cost difference between the brand-name medication and the generic medication. If this amount is less than the preferred or nonpreferred brand co-payment, you will pay the applicable brand co-payment. This will apply even if the doctor prescribes the medication as “Dispense as Written” or “Do Not Substitute.”

The retail pharmacy service

The retail pharmacy service is most convenient when filling your **short-term or long-term prescription needs**. For example, if you need an antibiotic to treat an infection, you can go to one of the many pharmacies that participate in our network. To find out whether a pharmacy participates in our network:

- Ask your retail pharmacist.
- Visit our website at **www.medco.com** and use our online pharmacy locator.
- Call **1 800 711-3450** and use our interactive pharmacy locator.

Ordering new prescriptions or refills at a participating retail pharmacy:

Step 1: Show your MUSC Options ID card at the pharmacy.

Step 2: Pay your co-payment (the pharmacist will tell you the amount).

Benefits will not be paid for prescriptions filled at nonparticipating pharmacies.

Medco By Mail

Offering you convenience and potential savings.

For your long-term prescription needs

If you need medication on an ongoing basis, such as to treat asthma or diabetes, you can ask your doctor to prescribe up to a **90-day supply** for mail-order, plus refills for up to one year (as appropriate). You will pay just one co-payment for each prescription or refill.* Since you can get a larger supply of medication through Medco By Mail than at a participating retail pharmacy, you may save money.

With Medco By Mail:

- Your medications are dispensed by one of the pharmacists in Medco's network of mail-order pharmacies.
- Medications are shipped to you by standard delivery, at no additional cost to you. (Express shipping is available for an added charge.)
- You can track your prescriptions online at **www.medco.com** or by calling Member Services toll-free at **1 800 711-3450**.
- Registered pharmacists are available around the clock for medication consultations.
- Prescription drugs ordered by mail are the same brand and quality you would receive from a retail pharmacy.

*Note: The applicable co-payment for a 90-day supply will be charged even if your prescription is for a 31-day supply.

Using Medco By Mail for the first time

Ask your doctor to write a new prescription for up to a 90-day supply, plus refills for up to one year (as appropriate). Prescriptions may be submitted:

- **By mail**—Send the new prescription(s), along with the enclosed “Medco By Mail Order Form” and the appropriate co-payment, to Medco in the return envelope. For more information, see “Paying for your medication” at the end of this section.
- **By fax**—Ask your doctor to call **1 888 327-9791** for instructions on how to fax a prescription. **Only your doctor may fax a prescription.** Please be sure to give your doctor your member ID number, which is on your MUSC Options ID card. You will be billed later.
- **Online**—Visit **www.medco.com**. Once you are registered and logged in, scroll to the bottom of the “order center,” click on the “request a new prescription from your doctor” link, and follow the on-screen instructions. See the section titled “The Medco website” for more information.

Your medication will be delivered to you within 7 to 11 days after you mail your order. Orders placed via the Internet or fax may be received even faster. When placing your order, you should have at least a 14-day supply of that medication on hand to hold you over. If you do not have enough medication, you may need to ask your doctor for another prescription for a 14-day supply to be filled at your local participating retail pharmacy.

You can request additional Medco By Mail order forms and envelopes at **www.medco.com** or by calling **1 800 711-3450**.

Refilling your prescription

You can easily refill your Medco By Mail prescriptions online, by telephone, or by mail. Have your member ID number (which is on your MUSC Options ID card) and your prescription number for the medication handy. If you choose to pay by credit card, please have that number available as well.

- **Online**—Each time registered users log on to **www.medco.com**, available prescription refills will be displayed in the personalized “order center,” as well as within your prescription history. From the order center, simply check the box next to the items you want to order and follow the on-screen instructions to check out.
- **By telephone**—Call **1 800 4REFILL (1 800 473-3455)** to use the automated refill system.
- **By mail**—Use the refill order form that will accompany your prescription. Mail it with your co-payment to Medco in the return envelope.

To make sure that you don't run out of your medication, remember to reorder 14 days before your medication runs out. You can find the refill date on your prescription bottle, on the refill slip that comes with every order, or at **www.medco.com**.

Paying for your medication

You may pay by Visa®, MasterCard®, Discover®/NOVUS®, American Express®, Diners Club®, or by check or money order. If you prefer to pay for all of your orders by credit card, you can join our automatic payment program by calling **1 800 948-8779** or by enrolling online at **www.medco.com**.

The Medco website

If you have Internet access, you can visit us online at **www.medco.com**, where you'll find convenient, timesaving features. To get the most from our website, click on the "register now" link and have your member ID number (which is on your MUSC Options ID card) handy. Simply follow the instructions to complete the one-time registration. The next time you visit, you will only need to enter your e-mail address and password to log in.

On the website, you can:

- Order and track the status of your mail-order prescriptions.
- Compare pricing and coverage for brand-name and generic drugs—for both mail-order and retail.
- Review your prescription history and expenses, as well as check and pay balances.
- Look up MUSC Options specific prescription drug benefit guidelines.
- Print Medco By Mail order forms or request they be mailed to you.

Other useful website features include:

- Locating and getting directions to a participating retail pharmacy.
- Receiving e-mail notices so that you can stay informed about your prescription orders and new website features.
- Getting the necessary information about your prescription history and your benefit plan before you visit your doctor.
- Taking charge of your health with health and wellness information, tools, and resources.
- Shopping for nonprescription drugstore items.

Coverage management and prior authorization

Some medications are covered by your plan only for certain uses or in certain quantities. Your plan sets all coverage parameters. For example, a medication may not be covered when it is used for cosmetic purposes. Also, the quantity covered may be limited to certain amounts over certain time periods. In these cases, your doctor may need to provide more information to determine if your prescription meets the coverage criteria.

The pharmacist will let you know if additional information is required by your plan. You or the pharmacist can then ask your doctor to call a special toll-free number. This call will initiate a review that typically takes 1 to 2 business days. Once the review is complete, we will notify you and your doctor of the decision. If the review is approved, the letter will tell you the length of your coverage approval. If the review is denied, the letter will include the reason for coverage denial and instructions on how to submit an appeal if you choose.

Protecting your safety and privacy

Medco promotes the safe and effective use of medications. When your prescriptions are filled at one of the Medco By Mail pharmacies, our pharmacists use the health and prescription information we have on file for you to consider many important clinical factors, including drug selection, dosing, interactions, duration of therapy, and allergies. In addition, information is shared with your participating retail pharmacy. If there is a potential problem, an experienced, registered pharmacist may contact your doctor. If you have any questions about your medications, you can call Member Services at 1 800 711-3450 and talk to one of our pharmacists 24 hours a day, 7 days a week.

We include educational and safety information with every new prescription ordered through the Medco By Mail. In addition, Medco may contact your prescribing doctor to discuss certain clinical factors and benefit management matters. We may also contact you from time to time regarding products and services offered by your plan.

Please note: The dispensing of certain controlled substances and other prescribed drugs is governed by the pharmacist's judgment and dispensing restrictions, such as quantities allowable. Federal law prohibits the return of dispensed controlled substances.

Your privacy is important to us. Medco uses the health and prescription information about you and your dependents to administer your plan. This process generally involves reporting the information to the administrator of your health plan. We also use information and prescription data from claims submitted nationwide for reporting and analysis without identifying individual patients.

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Information anytime

Internet

www.medco.com

- Order and track the status of mail-order prescriptions.
- View and print your prescription history.
- Check prescription pricing and coverage.
- Request Medco By Mail order forms and envelopes.
- Locate a participating retail pharmacy and download claim forms.
- Discover a world of health information and much more.

Telephone

Interactive telephone services

1 800 711-3450

- Find a participating retail pharmacy.
- Refill a home delivery prescription.
- Check the status of an order.
- Request Medco By Mail order forms and envelopes or retail claim forms.
- All other Member Services requests.
 - Member Services Representatives are available 24 hours a day, 7 days a week, except Thanksgiving and Christmas.
 - Registered pharmacists are available around the clock for medication consultations.

Mail-order prescription refills

1 800 4REFILL (1 800 473-3455)

Doctor prescription fax information

1 888 327-9791

Credit card payment enrollment

1 800 948-8779

TTY service for hearing-impaired members

1 800 759-1089

Request braille prescription labels

1 800 711-3450

www.medco.com

Medco manages your prescription drug benefit at the request of MUSC Options.

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